

Prepared by and return to:  
Griffin Clift Everton & Thornton PLLC  
6489 Quail Hollow Drive #100  
Memphis, TN 38120

901-752-1133

**POWER OF ATTORNEY**  
**Limited and Durable**

p 11/03/08 8:33:39 SS  
BK 129 PG 179 SS  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

KNOW ALL MEN BY THES PRESENTS, that I/we, the undersigned, do hereby appoint **MITZI S. GILES** to be my/our true and lawful attorney-in-fact to act in my name, place and stead and on my behalf to do and execute all or any of the following acts, deeds and things, to-wit:

To purchase/sell/refinance real estate municipally known as 1112 Greers Landing, Hernando, MS 38632 and more particularly described as follow:

Lot 3, Greer's Landing Subdivision, located in Section 11, Township 3 South, Range 7 West, as shown on plat of record in Plat Book 84, Page 8, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

for consideration and on such terms as said attorney-in-fact sees fit, and to execute and deliver good and sufficient contracts, commitments, notices, promissory notes, waivers, deeds, trust deeds, mortgages or other instruments for the conveyance, mortgaging, transfer, pledging or acquisitions of the same, as the case may be, with such covenants and warrants or otherwise as my attorney-in-fact shall see fit, and to deliver or give receipts for all or any part of the purchase price, loan proceeds or other consideration in accordance therewith.

In the event of my subsequent mental or physical debility, this power of attorney shall remain in full force and effect and shall not be revoked by operation of law. Notwithstanding the above, this power of attorney shall expire 60 days from the date of execution.

Dated this 21 day of October, 2008.

  
Sandy L. Eckhoff, Principal

STATE OF Florida  
COUNTY OF DeSoto

On this date before me, a Notary Public in and for said State and County, personally appeared **Sandy L. Eckhoff**, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that the execution of this instrument was the free act and deed of said principal(s).

  
Notary Public

My Commission Expires:

8/05/2011

